

Issues facing women experiencing harm and hardship

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Part 1: Introduction

This paper seeks to understand the key financial and economic issues facing women experiencing harm and hardship in New Zealand

There are multiple issues facing women in society that contribute to inequitable financial outcomes and hinder women from being safe, strong, well, and connected. Experiencing hardship can prevent someone's access to essential services, housing, good nutrition and healthcare, and make it hard to participate in community.

Good Shepherd New Zealand's (Good Shepherd NZ) work seeks to reduce harm from two of the most prevalent issues for women, girls and their families in New Zealand – poverty and family violence. Our services address harm and hardship with a focus on supporting people to strengthen their financial wellbeing and resilience.

Hardship and harm are influenced by – and connected with – other social challenges including inequity in the labour market, the gender pay gap, intergenerational financial insecurity, and sexism. Factors like ethnicity, sexuality and disability can lead to further disadvantage.

Good Shepherd NZ has three strategic focus areas to shape our work addressing hardship and harm: dignified income, financial wellbeing, and family violence economic harm. These focus areas span from structural or systemic factors that are drivers of issues, through to impacts. For example, problems within the dignified income focus area, such as the gender pay gap, can be drivers of poverty and financial hardship for women as it hinders their earning potential.

We have gathered research and data under these three focus areas to better understand the issues facing women in the current economic environment. Literature is drawn from Government statistics and releases, academic research based in New Zealand, information releases by private businesses and organisations, and Good Shepherd NZ research. This paper pulls together this research and serves as a point in time view of how different factors come together to disadvantage women in New Zealand.

Part 2: Dignified Income

Women often experience poorer pay and employment opportunities than men, which are barriers to accessing a dignified income.

Access to income is essential for women's quality of life, access to goods and services, and financial security. Without a sufficient, stable income, women are vulnerable to poverty and may become dependent on others to make ends meet.

'Dignified income' is a term Good Shepherd NZ uses to describe income that is more than just enough to scrape by – it allows for women to live fulfilled lives. It's enough to pay the bills with some leftover for savings and treats, it's stable and secure, and it's safe from harm and harassment. Ideally, income is also adaptable enough to enable work/life balance and childcare obligations, as well as being appropriate and fulfilling.

While these factors are all important to ensure a person's income is dignified, there are many compromises people make in relation to employment and income to make work suit their lifestyle and life stage. So, one way to look at "dignified income" is being able to meet basic needs and earn an income that aligns with a person's more aspirational goals and values at the time. It's about unlocking the privilege of choice.

While the impact of income differs across age and socio-economic status, for women in hardship, income is essential to ensure bills can be paid, food can be put on the table, and children can receive the resources they need to thrive. Financial literacy can help people manage their money, but no amount of budgeting can suffice if they're not receiving enough income to cover their expenses. Perhaps unsurprisingly, research has found that higher levels of income are a significant factor contributing to financial wellbeing for this reason¹.

In New Zealand, women continue to have worse employment outcomes than men and many do not experience dignified income. It is estimated that a woman will earn \$880,000 less than a man over her lifetime². This

¹ (West, Cull, & Johnson, 2021)

² (Ministry for Women, 2022)

can be attributed to many factors including occupational segregation, time out of the workforce, and the gender pay gap. As will be discussed further in the Family Violence Economic Harm section below, women's employment is also significantly impacted by economic abuse and other forms of family violence. This limits women's ability to earn an income and create financial independence outside of an abusive relationship.

In the section below, we explore some of the systemic, structural and individual factors that influence women's income.

Labour market opportunities and participation

Labour force participation supports women's financial resilience and overall GDP for New Zealand. However, gender-based disadvantages in the labour market have meant that women have, and continue to have, different employment experiences and opportunities compared to men. Women still tend to occupy lower skilled work and receive lower remuneration for this work despite holding (on average) higher qualifications than men do³. Since 1990, female labour force participation (the proportion of the population aged 15 and older that is economically active) has steadily increased, sitting at 66.6% at March 2025, but remains lower than men's (75.1%)⁴. The labour force participation rate for wāhine Māori is slightly lower at 65.4%⁵. There are multiple, interconnected factors driving this rate, laid out below.

Education

OECD data⁶ shows that in New Zealand, women aged 25–34 are as likely or more likely than their male peers to have a tertiary qualification (52% compared to 40%). Tertiary qualifications are generally associated with higher labour market participation, yet men continue to have better employment outcomes than women. In New Zealand, 90% of young women with a tertiary qualification are employed, while the corresponding share for young men is 94%.

Employment outcomes are also significantly lower for those without tertiary training. In New Zealand, only 57% of young women with

³ (Education Counts, 2022)

⁴ (Statistics New Zealand, 2025a)

⁵ (Statistics New Zealand, 2025b)

⁶ (OECD, 2024)

educational attainment below upper secondary educational level are employed, while the corresponding share for young men is 75%⁷.

This also shows up in NEET (Not in Education, Employment, or Training) statistics. This metric measures the rate of those graduating from secondary education and not heading into some form of further schooling or the job market. Statistics New Zealand reports that NEET rates for women are consistently higher than NEET rates for men (14.2% of women aged 15–24 compared to 10.7% of men⁸). The difference is mostly driven by higher numbers of females parenting or being involved in other care responsibilities. NEET rates for females and males are roughly the same once mothers and caregivers are subtracted⁹, but this still means there's a significant percentage of young women who are disengaged from further education or labour market participation through choice or barriers such as poverty.

Economic abuse and its associated harm can restrict women's opportunities in further education (more on economic abuse below). Women's Refuge research¹⁰ into economic abuse found that women whose main source of income was StudyLink (aka women in full or part-time study) decreased from 7.1% of respondents before the relationship to 2.5% during the relationship. In preventing women from study, their options for well-paid or senior work during and at the termination of the relationship are likely to be limited. This could have several negative effects including preventing women from working in their preferred line of work, reducing their employability, and precluding their access to higher pay or senior positions.

Occupational segregation

Occupational segregation refers to a pattern where men and women are more commonly employed in a particular vocation or sector and is a driver of the gender-pay-gap. Occupational segregation can have a long-term impact on women's economic independence, as occupations where women are more often employed are lower paid than occupations where men are more commonly employed.¹¹

⁷ (OECD, 2024)

⁸ (Statistics New Zealand, 2024a)

⁹ (Molloy & Potter, 2014)

¹⁰ (Jury, Thornburn, Weatherall, 2021)

¹¹ (Preston, 1999)

New Zealand has long had a pattern of horizontal segregation, with some industries clearly dominated by either women or men. It is common in many industries for the gender ratio to be 2:1 or higher. As of March 2025, nearly 60% of working women work within just four industries: Health Care and Social Assistance (17.8%), Retail Trade and Accommodation and Food Services (15.7%), Professional, Scientific, Technical, Administrative and Support Services (12.4%), Education and Training (11.9%).¹²

Figure 1: People employed by industry and sex, for March 2025 quarter¹³.

Industry	Males	Females
Agriculture, forestry, and fishing	1,069,000	548,000
Mining	74,000	2,000
Manufacturing	1,661,000	796,000
Electricity, gas, water, and waste service	236,000	93,000
Construction	2,541,000	457,000
Wholesale trade	677,000	386,000
Retail trade, and accommodation and food services	1,846,000	2,172,000
Information media and telecommunications	219,000	15,000
Financial and insurance services	486,000	523,000
Rental, hiring, and real estate services	34,000	323,000
Professional, scientific, technical, administrative, and support services	206,000	1,724,000
Public administration and safety	875,000	1,114,000
Education and training	554,000	1,651,000
Health care and social assistance	649,000	2,459,000
Arts, recreation, and other services	947,000	948,000
Not specified	162,000	106,000

The Retail Trade, and Accommodation and Food Services industries, which jointly contain 15.7% of all working women, have the lowest average total hourly earnings across all industries in New Zealand¹⁴ (\$32.58 for the Retail Trade and \$29.78 for Accommodation and Food Services).

¹² (Statistics New Zealand, 2025)

¹³ (Ibid.)

¹⁴ (Ibid.)

New Zealand also has a pattern of vertical segregation, where women are less prevalent in senior leadership or managerial positions. While this impacts women's ability to reach leadership positions and earn higher wages, the reality is that this may be less relevant for women experiencing harm and hardship – who are often locked out of employment entirely. For many women in this position, the opportunity for advancement becomes secondary to simply finding work.

Part time/casual labour

There continues to be a higher number of women in part time and casual work, probably reflective of women taking on a disproportionate amount of care and domestic duties which reduces the amount of time available for paid employment. Research shows that at December 2024, 35% of working women are mothers, and 82.4% of sole parents are women¹⁵, indicating a large portion of the workforce who are balancing childcare duties on top of paid employment. A 2016 study found 62% of those surveyed in temporary work were woman, compared to 38% of men¹⁶.

Temporary work often offers greater flexibility than permanent work, such as shorter hours and better workability around childcare responsibilities which can benefit women seeking to reintegrate into the workforce. However, there are also negative outcomes associated with temporary work, such as job insecurity and lack of access to employment related benefits, and temporary workers can also encounter systematic disadvantages in pay¹⁷. Additionally, the less hours worked, the less contributions being made to retirement savings, which can have long-term repercussions for a woman's financial resilience and wellbeing.

Unemployment

Women have slightly higher rates of unemployment than men – as at March 2025 the unemployment rate for all women was 5.3% compared to men at 4.9%¹⁸. This differs significantly for different cohort groups whose experience of multiple compounding factors, such as discrimination or fewer education opportunities, create barriers to participating in the labour force. For example, the unemployment rate for wāhine Māori is almost double the rate for all women, at 9.6%¹⁹.

¹⁵ (Ministry for Women, 2024)

¹⁶ (Pacheco, Morrison, Cochrane, Blumenfeld, & Rosenberg, 2016)

¹⁷ (Ibid.)

¹⁸ (Statistics New Zealand, 2025a)

¹⁹ (Statistics New Zealand, 2025b)

Time out of paid work can significantly impact women's ability to participate in their communities and pay for essential goods and services. Long periods of unemployment affect women's future savings and retirement plans. Unemployment can also leave women vulnerable to economic abuse as it can create dependence on their partners for money.

Income/pay disparities

Gender pay gap

The above factors have contributed to a gender pay gap in New Zealand of 8.2% as at June 2024²⁰. The gender pay gaps for wāhine Māori, Pacific, ethnic, and disabled women are significantly higher. When compared with men, the pay gap is 15% for wāhine Māori and 17% for Pacific women²¹. This also shows up in wage data, in March 2025 the total average hourly earnings for a male were \$44.78 and \$40.69 for a female.²²

Research shows that 80% of the pay gap is driven by 'unexplained' factors (i.e. not related to educational or skill level differences, although these can also be the result of inequitable outcomes) such as conscious and unconscious bias, and decision-making by men and women²³. The pervasiveness of these behaviours makes it particularly challenging to address.

Lower income impacts women's ability to pay for basic necessities for themselves and their families, pushing them towards harmful debt to access these goods and services. This also has an impact on women's financial wellbeing and resilience for their future. Research by the Retirement Commission⁴ found a 36% gap between the amount men and women are putting into KiwiSaver each year, and was worse for wāhine Māori and Pacific women. A lack of retirement savings makes women more vulnerable to life shocks (such as divorce/separation or widowhood) and poverty into old age.

Unpaid labour and care duties

Despite shifts in gendered labour expectations over the last 50 years, women continue to undertake a disproportionate share of caring and

²⁰ (Statistics New Zealand, 2024b)

²¹ (Ministry for Women, 2024b)

²² (Statistics New Zealand, 2025a)

²³ (Ministry for Women, 2024c)

family responsibilities. This can include looking after children, older people such as parents, and those with disabilities. We know that when women shoulder most of the burden of unpaid care work, they are less likely to be engaged in full-time paid employment.

Although unpaid work makes an important contribution to the economy and plays a pivotal role in society and to individuals and communities, it is not visible, widely understood, or recognised, as “real” work.

For many women balancing childcare with low-income employment, incentives to re-enter the labour market are impacted by the high cost of childcare. It may not be economically feasible for a mother to go back to work after the birth of a child, if they want to, because weekly childcare costs are more than their weekly salary. This contributes to women spending longer out of the workforce, regardless of their desire to work, because they are forced to decide based on the financial needs of their household²⁴.

When mothers are able to re-enter the workforce, research²⁵ has found that mothers in paid work suffer a ‘motherhood penalty’ that increases the longer they stay out of the workforce. As a result of this motherhood penalty, women become disadvantaged in the labour market. Women can be seen as less committed to their jobs because of their childcare duties, and perceived to have reduced skills due to the time away from the job. This can result in mothers receiving a lower salary, a lack of career advancement opportunities and less secure employment²⁶. This is particularly felt by mothers who had been in low-income or unstable work before the birth of a child. All of this has a significant impact on women’s financial wellbeing over time and their lifetime earnings.

Workplace discrimination

Harassment and discrimination at work

Harassment and discriminatory practices in the workplace have long been a factor that impact women’s employment outcomes and mental wellbeing. While the acceptance of outwardly sexist behaviour in the workplace has lessened over time, workplace harassment and discrimination are still a reality for many women in New Zealand. This might occur in recruitment, where women are passed over for new jobs,

²⁴ (Sin, 2022)

²⁵ (Sin, Dasgupta, & Pacheco, 2018)

²⁶ (Kahn, García-Mangano, & Bianchi, 2014)

or a current job, where women are treated poorly or do not get opportunities for advancement.

A nationwide survey by Gender at Work²⁷ in 2024 revealed almost 40% of women and non-binary under 30 years old experienced bullying, harassment and discrimination in their current workplace, as well as having limited access to professional development and minimising their gender and cultural identity.

Statistics New Zealand²⁸ research from 2018 concurs with these findings. Women were more likely than men to have experienced discrimination, harassment, or bullying at work. Fourteen percent of women and 9 percent of men said they'd suffered over the previous year. Across all ethnic groups, women reported higher rates of discrimination, harassment, or bullying than men. The biggest gap was among employed Māori, with the rate for Māori women (17%) twice that of Māori men (8%).

Harassment can also occur when women are experiencing violence at home. Good Shepherd NZ client research²⁹ found that abusers often interfered with women's work or their capacity to work. For example, some would harass and repeatedly call their partner at work, making it difficult for her to focus and complete her work; and others would make her late for work, or refuse to look after the children so she would have to call in sick. Other abusers pressured their partner to give up work and stay at home to look after him and take care of his needs.

Women facing harassment and discrimination in the workplace will have difficulty advancing in their career. Not only does this reduce their earning potential within a particular job, but it also limits women's ability to change jobs if discrimination also occurs at the recruitment stage. Women may spend time unemployed rather than attend a job where harassment or discrimination occurs, which hinders future savings and Kiwisaver contributions.

²⁷ (Gender at Work, 2024)

²⁸ (Statistics New Zealand, 2019)

²⁹ (Good Shepherd New Zealand, 2025)

Part 3: Financial Wellbeing

Women are more likely to experience financial harm and hardship.

Good Shepherd NZ defines financial wellbeing as three core factors:

- Resources to meet everyday needs and enjoy life — e.g. afford food and shelter, and engage in family and community.
- Ability to meet financial commitments — e.g. pay bills, and avoid spiralling into unmanageable debt that limits life and causes anxiety.
- Financial resilience for the future — e.g. to cope when emergencies occur, work toward long-term goals, and prepare for years of reduced work or retirement.

This definition captures a person's immediate needs as well as their ability to achieve financial wellbeing into the future. Short-term outcomes are vital to help women back onto their feet, but long-term financial outcomes mean women can have security and savings into retirement, and pass resilience onto future generations.

Research by the Retirement Commission shows women in NZ score lower for overall financial wellbeing compared to men (58 out of 100, compared to 64 for men), with wāhine Māori participants scoring lowest on all financial wellbeing outcomes³⁰. Other studies have found that over 60% of women worry about money daily, weekly or monthly.³¹ As detailed below, there are numerous factors which contribute to this disparity.

People struggling with economic hardship face everyday challenges such as ensuring their families have enough to eat, their homes are warm and dry, and they have access to education and employment. Those with debts have the added stressors of potential repossession and debt collection. These challenges can have an impact on people's mental health. Studies have found a correlation between financial stress and depression, which is more pronounced in lower socioeconomic groups. The below sections detail some of the issues that prevent women in New Zealand from achieving financial wellbeing. Underpinning many of these

³⁰ (Gamble, 2022)

³¹ (Financial Services Council, 2021)

issues are the structural and systemic problems identified in the 'Dignified Income' section above.

Financial capability

Budgeting skills and attitudes to saving

There are a number of gendered societal assumptions made about women and finances that posit them as 'shopaholics' or frivolous. However, there are several financial behaviours which show women are competent managers of money. Women tend to score higher on day-day money management attributes such as saving, and are more likely to plan their budget exactly and to keep to the budget. Women have higher long-term thinking (58) and impulsivity control (63) scores compared to men (53 and 58 respectively)³².

The same study provides evidence to show women in New Zealand are less likely to access credit or loans, being more averse to getting into debt. Women are more likely to save rather than buy on credit or spend what they have, and are significantly more likely to cut back on spending rather than use a credit card compared to men. Research by the Financial Services Council correlate this, showing that women are slightly more likely to report having no debts, and are more likely to prioritise paying them off when they do take on loans³³.

These findings show that, if there were no structural or systemic issues at play, many women would be set up well for their financial futures. However, as detailed in the 'Dignified Income' section above, there are several factors that contribute to lower incomes and earning potential for women, and this impacts their ability to build a thriving financial life.

Retirement preparedness/financial resilience

The higher scores for women in relation to attitudes to saving should contribute to long term resilience and preparedness for retirement, however this is not the case when you look at amounts saved. Lower earning potential for women (see Dignified Income section above) has an impact on women's financial wellbeing and resilience for their future. Average lower salaries for women and higher proportions of women in casual and part time work makes it harder for women to save for their future, despite wanting to. This results in a gender gap in terms of

³² (Gamble, 2022)

³³ (Financial Services Council, 2021)

resilience for the future (51 for women and 60 for men) and preparedness for retirement (38 for women and 47 for men) that is exacerbated by relationship status, with widowed women receiving the lowest scores³⁴.

Research by the Retirement Commission⁴ found a 36% gap between the amount men and women are putting into KiwiSaver each year, and the gap is higher for wāhine Māori and Pacific women. Over one in five women have an account but don't contribute at all (22% compared to 16% of men). This results in men having significantly higher account balances – 39% of women with KiwiSaver estimate they have \$10,000 or less in their account compared to 26% of men, and 26% of men believe they have over \$50,000 compared to only 14% of women.

A lack of retirement savings makes women more vulnerable to life shocks (such as divorce/separation or widowhood) and poverty into old age. For example, the proportion of people who said they're completely reliant on NZ Super was significantly higher for women (44%, compared to 32% of men)³⁵. Reliance on NZ Super puts financial pressure on households when cost of living increases, especially for those who are not mortgage free or have debts. As New Zealand's population ages, higher numbers of people are renting into retirement, and superannuation settings change, more and more older women will become vulnerable to financial hardship.

Problem debt

People experiencing financial hardship often turn to high-cost lending as a last resort to purchase the goods and services they need. Without suitable alternatives, high fee and high interest loans are a last resort. Women on low incomes may take on high-cost debt to pay for essential expenses, or go without the necessities of life.

The total cost of lending is incredibly high for some people. Many people are given loans they can't actually afford, or can afford at the date of approval but not when life circumstances change. Recent changes to the Credit Contracts and Consumer Finance³⁶ removed prescriptive affordability assessment requirements, giving lenders greater flexibility in how they determine whether lending is affordable. While lenders are still required to take steps to ensure lending does not cause hardship, it's

³⁴ (Gamble, 2022)

³⁵ (Retirement Commission, 2024)

³⁶ (Bishop & Bayley, 2024)

probable that there will be an increase in the level of harm caused by more unaffordable, unsuitable credit.

There are also some forms of lending that are significantly gendered. A survey by Consumer NZ³⁷ found women disproportionately have more buy now, pay later (BNPL) debt than men. Just 15% of men who had personal debt reported having BNPL debt, but over 30% of women said the same. Another study³⁸ found respondents most likely to have used BNPL are women (6%), and women are more likely to use BNPL on an on-going basis. Additionally, they have more debts (1.16 debts) and have lower debt repayments. This shows a pattern of behaviour resulting in indebtedness, both through incurring multiple debt types and non-repayment resulting in additional fees. Given the financial capability skills many women demonstrate, as noted above, it is likely that accessing this debt is a last resort. As noted in the Consumer NZ survey, women are using BNPL for things like groceries and medications. While it enables women to access these essentials, it's contributing to their persistent debt.

When debt becomes a significant problem, it can result in insolvency. There are relatively similar rates of insolvency for men compared to women, with some differences in the type of insolvency. According to data released by the Ministry for Business, Innovation, and Employment³⁹, in 2023 men were slightly more likely to enter bankruptcy, while women were more likely to enter a No Asset Procedure or a Debt Repayment Order. Insolvency seriously impacts financial inclusion, as bank accounts and debit/credit cards are closed and insolvent people are unable to access their money or have benefits paid without a bank account. This traps people further into a cycle of poverty and hardship.

Poor credit score

Credit ratings are impacted by late or missed payments, and can limit women's ability to access further credit or services. There is little data available on average credit ratings by gender, but 2016 data⁴⁰ from data insights business Dun & Bradstreet shows women had a lower average credit rating than men and were more likely to have multiple credit defaults. Analysis of this data showed younger women in their 30s were

³⁷ (Pratley, 2023)

³⁸ (Gilbert & Scott, 2023).

³⁹ (New Zealand Insolvency and Trustee Service, 2023)

⁴⁰ (Parker, 2016)

likely to have lower scores due to multiple defaults. When this group was removed, the average credit rating was similar for men and women.

A poor credit history can affect people getting a credit card or loan in the future. Lenders view people with lower credit ratings as riskier clients⁴¹. Lending relies on risk to reward relationships, with lenders entering into a trust-based relationship with a client on the basis that the debt will be repaid in full allowing the lender to profit from the interest⁴². In the case of low credit ratings, lenders may refuse to lend to the client or charge higher interest rates to offset the (real or perceived) risk⁴³. Traditional lenders (e.g. a bank) are more likely to refuse a client, pushing people towards more predatory lenders who can become a last resort option for those in need of a loan.

Credit reports are used for more than just lending, they are increasingly utilised by utilities, housing, and other service providers to determine the riskiness of taking someone on as a client. A poor credit history makes people appear at higher risk of missing payments, making it harder to get a mortgage from the bank, get a rental property, or get hooked up to essential utilities like power. Some employers use a credit check during recruitment processes, meaning a poor credit score can potentially impact a person's job prospects and ability to earn an income.

Debt to Government

Persistent debt does not just occur with bank or non-bank lenders. In New Zealand, around three quarters of a million people (762,460) owe debt to the government, with a combined total debt in excess of \$4.68 billion⁴⁴. There are significant differences in the demographic characteristics of people with different types of debt.

Women are overrepresented among people with benefit overpayment (56%) and recoverable assistance (57%) debt to MSD, and significantly overrepresented among people with Working for Families overpayment debt (80%) to the Inland Revenue Department⁴⁵. There are multiple factors likely contributing to these numbers. Women are overrepresented in childcare-related Government assistance (see section below), and

⁴¹ (Israel, Caspi, Belsky, Harrington, Hogan, Houts, ... & Moffitt, 2014)

⁴² (Copland, 2017)

⁴³ (Parker, 2018)

⁴⁴ (Li, & Anastasiadis, 2022)

⁴⁵ (Ibid.)

82.4% of sole parents were women⁴⁶. Given women are more likely to engage in casual and part time work, which can be difficult to calculate hours exactly, it's unsurprising that women are being caught out by income limits/hours worked requirements for benefits and Working for Families. While most government loans or repayable grants do not have interest, they still contribute to indebtedness and reduce a person's weekly income.

The 2023 Debt to Government framework⁴⁷ was developed to help agencies design, implement and evaluate policy and operational processes which relate to the creation, collection or write-off of debt. Government has subjectivity in writing off some kinds of debts when hardship is occurring, but this tends to occur on a case-by-case basis. An Official Information Act request⁴⁸ on the implementation of the Debt to Government framework seems to indicate many gaps in framework alignment still exist, and processes of debt creation and management appear to function quite differently across agencies. Very little appears to have been done on integrating family harm recognition into hardship assessments, which was a recommendation within the framework.

Financial hardship

New Zealand is in an acknowledged cost-of-living crisis, putting increased financial pressure on people and pushing them closer to, or further into, hardship. The cost of living for the average New Zealand household increased 3.8 percent in the 12 months to the September 2024 quarter, according to figures released by Statistics New Zealand⁴⁹. As at June 2024, household spending exceeded net disposable income, meaning that New Zealanders are spending more than they earn⁵⁰. This increase in household expenditure was driven by spending on services and non-durable goods like groceries (food prices increased 1.2 percent in the 12 months to October 2024⁵¹).

Rising housing costs are also contributing to financial hardship, both for renters and homeowners. Housing is generally considered 'unaffordable' if the proportion of income spent on housing costs exceeds 30%. In the

⁴⁶ (Ministry for Women, 2024)

⁴⁷ (Inland Revenue Department, 2023)

⁴⁸ (Ministry of Social Development, 2024a)

⁴⁹ (Statistics New Zealand, 2024c)

⁵⁰ (Statistics New Zealand, 2024d)

⁵¹ (Statistics New Zealand, 2024e)

year ended June 2022, 1 in 4 households that were renting, and 1 in 5 households that were paying a mortgage, were spending more than 40 percent of their disposable income on housing costs.⁵²

At the extreme end of hardship, women may find themselves unable to access safe, affordable housing and end up homeless due to a lack of alternative housing options. As at the 2023 Census, 57,576 females (232.3 per 10,000 females) were experiencing severe housing deprivation. The majority of severely housing deprived females were living in uninhabitable housing (36,813, 148.5 per 10,000 females). Māori and Pacific women are disproportionately impacted by housing stress and instability, with 4.2% of Māori women and 6.8% of Pacific women experiencing severe housing deprivation, compared to 1.3% of NZ European women⁵³.

It is probable that these numbers do not represent the true number of women experiencing homelessness, including the number of children living in homelessness with single mothers. Women experience more invisible homelessness such as couch surfing, living in cars, or staying in harmful living situations such as abusive relationships⁵⁴. For those in abusive relationships, a lack of access to funds can exacerbate this issue and leave women with no choice but to stay or become homeless. This is particularly the case when a woman's credit score has been ruined by problem debt from economic abuse, as it becomes significantly more challenging to find a rental or get a mortgage with a poor credit score.

Government assistance

When women are unable to access a fair income, they may become reliant on government assistance to pay the bills. According to March 2025 benefit data, women are slightly more likely to receive any kind of benefit (54%)⁵⁵. While gender distribution of some types of benefits (e.g. Jobseeker benefit) are fairly similar, women are significantly overrepresented in benefits related to parenthood – particularly the Sole Parent Benefit and the Youth Payment and Young Parent Payment (*figure 2*)⁵⁶. The added burden of childcare contributes to financial stressors for single mothers and makes it harder to enter the job market.

⁵² (Statistics New Zealand, 2023)

⁵³ (Statistics New Zealand, 2024f)

⁵⁴ (Coalition to End Women's Homelessness, 2024).

⁵⁵ (Ministry of Social Development, 2025)

⁵⁶ (Ibid.)

Figure 2: Gender of working-age benefit recipients, by percentage for March 2025 quarter⁵⁷.

Gender	Job-seeker Support	Sole Parent Support	Supported Living	Youth Payment and Young Parent Payment	Other Main Benefit	Total
Male	57.7%	9.2%	48.9%	10.6%	43.9%	45.4%
Female	41.5%	90.7%	50.7%	88.6%	55.9%	54%
Gender diverse	0.9%	0.1%	0.4%	0.8%	0.2%	0.6%

New Zealand’s welfare system, although changeable depending on political climate, does provide this support for sole parents and enables mothers to care for their children in the immediate term. Access to benefits can provide some much needed breathing space for single parents to focus on their family rather than getting back into the workforce. Benefits are, however, positioned as a pathway into part-time or full-time work, putting pressure on single parents to return to work even if it is unfeasible to do so due to high childcare costs⁵⁸. This is also the case for out-of-work benefits, positioned as ‘Jobseeker’ benefits and with sanctions for those who are non-compliant with specific obligations⁵⁹.

However, notwithstanding moral arguments that stigmatise people on welfare, there are negative impacts that welfare dependence has on people’s financial wellbeing. As detailed in the “Dignified Income” section above, income plays a significant role in a person’s ability to achieve financial resilience. Paid employment can provide many benefits, both material (more income, access to career pathways) and non-material (increased independence and confidence, less isolation and more

⁵⁷ (Ministry of Social Development, 2025)

⁵⁸ (Patterson, 2004)

⁵⁹ (Upston, 2024)

connection to community)⁶⁰. For women in hardship, access to a dignified income can provide the tools they need to regain financial resilience.

Unpaid child support payments

New Zealand's child support system is designed to ensure that a sole parent receives the monetary support needed to raise that child, and that the non-main parent remains liable for this responsibility. Because sole parents still tend to be women, women theoretically benefit from this system. However, this is not the case as many child support payments go unpaid. Men are significantly overrepresented among people with liable parent child support debt (unpaid child support), and at 30 June 2024, child support debt is \$1.005 billion⁶¹.

The NZ Herald⁶² reports that one debt sits at \$2.5 million, which is 10 years old, and the oldest debt dates back 32 years since the IRD began administering the Child Support Act in 1992. Enforcement actions against unpaid debts do not seem to be working. There are penalties applied to liable parents who do not pay their child support payments on time, or if they incorrectly estimate their income to pay a smaller amount⁶³. Liable parents now have deductions taken straight from their pay, unless there is a reason for exemption, but there are still liable parents who are actively avoiding payment.

It is evident that many single mothers are not receiving the child support payments they are entitled to and are experiencing further hardship and potentially taking on debt because of this. A weekly child support amount could be the difference for some families living in poverty between paying the power bill or buying groceries – or going without.

⁶⁰ (Singley, & Callister, 2003)

⁶¹ (Inland Revenue Department, 2024)

⁶² (Phare, 2024)

⁶³ (Inland Revenue Department, 2025)

Part 4: Family Violence Economic Harm

Family violence causes significant economic harm and hardship for women.

Financial hardship and family violence are intersecting issues. Experiencing them can prevent someone's access to essential services, housing, good nutrition and healthcare, and make it hard to participate in community. While family violence can impact anyone, it is a highly gendered issue. A 2022 study on interpersonal violence in New Zealand⁶⁴ shows that 1 in 3 women will experience physical or sexual violence within a partnered relationship in their lifetime, and 1 in 2 women will experience psychological violence within a partnered relationship in their lifetime. The lifetime rates of psychological and physical intimate partner violence are comparable for women and men. However, women experience these acts more frequently and with greater severity, and the impacts are much greater in terms of injury, fear, and health.

Family violence also disproportionately impacts certain cohorts and communities. Data from the Ministry of Justice⁶⁵ shows that LGBTQIA+ adults are over 3 times more likely to have experienced violence from a partner than heterosexual adults in the past year, and disabled adults are 52% more likely to have experienced violence from a partner than non-disabled adults.

We know that violence can often contain an element of financial control, and to recognise this, financial or economic abuse is recognised as a form of psychological abuse within family violence legislation. This is described as “unreasonably denying or limiting access to financial resources, or preventing or restricting employment opportunities or access to education but there are many other ways this form of abuse can present”⁶⁶.

Recent research⁶⁷ has shown that 15% of women have experienced some form of economic harm by an intimate partner in New Zealand. Relative

⁶⁴ (Fanslow, Malihi, Hashemi, Gulliver & McIntosh, 2022)

⁶⁵ (Ministry of Justice, 2022)

⁶⁶ (Family Violence Act, 2018)

⁶⁷ (Mellar, Fanslow, Gulliver & McIntosh, 2024)

to other ethnic groups, Māori women had the highest prevalence (22.1%) of experiencing any economic abuse. Economic abuse can exist as a standalone act, but it is significantly associated with experiencing other types of intimate partner violence, such as psychological or physical violence.

The interacting factors that impact women experiencing economic abuse compound the harm caused and make it even more challenging for women to leave violent relationships. For example, a woman experiencing physical violence may be incapacitated and unable to go to work, which increases her financial dependence on her abusive partner.

Economic abuse has long lasting and pervasive impacts throughout a victim-survivors lifetime. It can persist long after the relationship has ended and, in some cases, may worsen after a victim survivor has left as the abuser then has fewer tools for control. The impacts of economic abuse can affect a person's housing, health, and employment outcomes, as well as their long-term financial wellbeing.

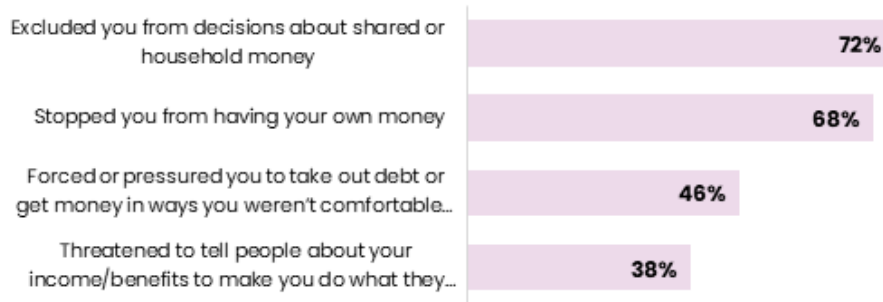
Economic abuse behaviours

Access to banking and money

There is a large variety of behaviours exhibited that constitute economic abuse. Research by Good Shepherd NZ⁶⁸ found nearly 60 different economic abuse behaviours experienced by Good Shepherd NZ and Women's Refuge clients. Many of these behaviours relate to the control of income and restricting access to bank accounts, while abusers spend their own money as they wish on non-essential purchases (such as alcohol or gambling).

⁶⁸ (Good Shepherd New Zealand, 2025)

Figure 3: Types of economic harm experienced by Women's Refuge clients⁶⁹



Other research⁷⁰ on economic abuse corroborates this, finding that the most prevalent act was “refused to give money for household expenses” (8.8% of the sample), followed by “interfered with childcare when you needed to be at work” (6.8%) and “taken earnings or savings” (6.6%). Denying access to a bank account creates a culture of dependency on the abuser, both in terms of financial decision making for the couple/family, but also for handing out money at the abuser’s discretion. The abuser may manipulate their partner with promises of money for behaving a certain way or fulfilling certain acts. These acts of control can sometimes be subtle and hard to notice but they seriously restrict a person’s ability to access money for essential needs.

The long-term financial impacts of abuse can make it difficult to open an independent bank account after they’ve left the relationship. Abusers may have taken passwords to access victims existing accounts and banks blame victims for not keeping their information secure, or people sometimes end up with large overdrafts and abandon their bank account rather than pay it back.

Trying to set up a new account following these factors is time-consuming, stressful, and often results in rejection. This is especially the case when a person lives rurally and has limited physical access to bank locations. Sub-groups such as women, younger people and Māori are impacted by issues with access to banking at disproportionate rates⁷¹, which only serves to compound the challenges they face getting back on

⁶⁹ (Good Shepherd New Zealand, 2025)

⁷⁰ (Mellar, Fanslow, Gulliver, & McIntosh, 2024)

⁷¹ (Thinkplace, 2023)

their feet. This reduces women's financial independence and their ability to regain control of the money after a relationship ends.

Coerced and pervasive debt

Another common and damaging behaviour associated with economic abuse is coercing a victim to take on debt, or taking out debt in their name without their knowledge.

Women in the Good Shepherd NZ client research⁷² shared that abusers took out credit cards, car loans, financial and business loans, and made changes to mortgage agreements without them knowing this was happening. Abusers can gain access to their partners' identification (such as passports or driver's licences) through coercion or stealing and are able to apply for products in their name. In cases of other intimate partner violence being present, women may be forced into taking on a debt with threats of violence. Participants were shocked that banks and financial services did little to confirm or check the loan details with them directly.

As well as taking on debt through fraudulent activity or coercion, abusers often refuse to pay joint debts, making victims liable for the full repayment⁷³. Women can then be pursued by debt collectors and/or creditors for repayments for debts, including those that they were coerced into or that they did not even know about. For example, abusers can exert control by refusing to sell and leave a jointly owned house. They may also let it fall into disrepair, lowering the valuation so the victim gets less money if the house is sold or resulting in the victim giving up the fight for ownership/sale entirely.

Women experiencing economic abuse and harm can also rack up significant debt to government as a result of needing to move multiple times or because their belongings are destroyed by their abusive partner. Good Shepherd NZ research⁷⁴ found that women typically left the relationship with nothing, just the clothes they were wearing. Often this was because they were escaping to Women's Refuge or emergency housing, and for others it was because they were locked out of their family home. Once they had left, abusers would refuse women access to things belonging, and some would deliberately destroy her possessions,

⁷² (Good Shepherd New Zealand, 2025)

⁷³ (Jury, Thorburn, Weatherall, 2017)

⁷⁴ (Good Shepherd New Zealand, 2025)

sell or dump them. Women then have to rely on Government loans to replace these items and debt to government can build up.

The impact of this debt can financially cripple women for long after the relationship has ended. The added financial pressure of debt repayments can force women to choose between paying a debt or putting food on the table. Women experiencing economic harm are also particularly vulnerable to predatory lending practices while trying to get back on their feet due to a lack of low/no cost finance alternatives. They often carry poor credit scores, carry multiple debts already, or lack access to their bank accounts, resulting in traditional lenders refusing to offer finance. Research⁷⁵ by Good Shepherd NZ showed that over 90% of the respondents ended up with ruined credit ratings due to defaulting on coerced debt, or had to go through an insolvency process. This seriously limits their ability to access housing, employment, utilities, and other credit in the future. Not only does this affect them immediately following their separation, but it continues to affect women months and years after.

Lack of ability to spot FVEH and inconsistent processes to support clients

Various studies have noted the importance of frontline staff at banks, financial services, utilities, and other sectors being able to recognise the signs of economic abuse⁷⁶. Participants in the recent Good Shepherd NZ research noted that organisations' frontline staff lack understanding of economic abuse and victims often must navigate many different policies and procedures. Organisations such as banks or financial services may be the first place where economic abuse can be spotted, especially if they deal with customers over a long period of time, for example through abusive messages in transactions or the suspicious behaviour of abusers. They may also inadvertently enable abusers through their policies and processes. For example, allowing an abuser to take out loans using their partner's name, without verifying if they have agreed to this.

Research on economic abuse suggests that efforts to address economic abuse will need a cross-sector approach and engagement with agencies such as family courts, government social welfare services, banks, and police⁷⁷. For example, Australia and the UK both have

⁷⁵ (Good Shepherd New Zealand, 2025)

⁷⁶ (Jury, Thorburn & Weatherall, 2017; Mellar, Fanslow, Gulliver & McIntosh, 2024; Good Shepherd New Zealand, 2025)

⁷⁷ (Mellar, Fanslow, Gulliver & McIntosh, 2024)

voluntary codes of practice that guide banks and other financial organisations on how to respond to victims of financial abuse⁷⁸. In New Zealand, Good Shepherd NZ and the Financial Services Federation are partnering to create a code of practice that can be used by member organisations who want to support survivors of family violence economic abuse⁷⁹.

Financial/economic elder abuse

Economic abuse of older people is a slightly different form of economic abuse, which can occur within families (often adult children, but sometimes partners) and non-family members (care or legal professionals, or others in the community)⁸⁰. The New Zealand Longitudinal Study of Ageing⁸¹ has shown that 10% of over 65s living in NZ experience some form of elder abuse, but there is no separate figure for economic elder abuse.

There is some research that shows significant differences between women and men experiencing elder abuse in New Zealand⁸². Women report experiencing a greater sense of vulnerability, dependence and dejection. Men experienced higher levels of coercion (which can include financial coercion) and were more likely to have things that belonged to them taken without their permission. However, this may be because men held control of funds or because women didn't report coercion experienced – it was not possible to determine this from the research. There is some thinking to suggest that older women may be vulnerable to economic abuse due to traditional norms and behaviours throughout their lifetime which means they are less familiar with managing and controlling their money⁸³. If so, abuse can have serious effects on older women's financial resources, as their access to make alternative income is limited and superannuation alone is often not enough to meet everyday needs (such as food, medication, housing costs).

⁷⁸ (Surviving Economic Abuse, 2018)

⁷⁹ (Good Shepherd New Zealand, 2024)

⁸⁰ (Fraga Dominguez, Ozguler, Storey & Rogers, 2022)

⁸¹ (Waldegrave, 2015)

⁸² (Office for Senior Citizens, 2015)

⁸³ (Ministry of Social Development, 2019)

Long term impacts of EH

Barriers to exit

There is research that suggests that financial barriers may be an important factor that prohibits victim-survivors from leaving abusive relationships⁸⁴. In this study, mothers who had greater access to financial resources faced less barriers to leaving than those with lower access to resources. Other research has shown that 16.2% of those who experienced any economic abuse and left their partner reported that getting an independent income or their own housing helped them to remain separated.

Money is essential to enable women experiencing abuse to leave the relationship. This can be for safe housing away from the abuser, for a car to physically leave, or essential goods and services like food and healthcare. Without financial independence, women become trapped in abusive relationships and are subject to further harm and hardship.

Employment opportunities

A common factor associated with economic abuse is a reduction in employment. Research by Women's Refuge⁸⁵ shows that women's access to full time employment is nearly halved by economic harm, from 60.1% of respondent's being employed full time before an abusive relationship to 34.7% after the relationship. It is often the case that abusers coerce or force women to give up their jobs to gain further ability to abuse them financially. 4.6% of women from another study⁸⁶ reported being "Forced to Give up or Refuse a Job". When women don't have an independent source of their own income, there is opportunity for their partner to use finances to control and manipulate them.

Employment can also be a challenge for women who have left an abusive relationship. Good Shepherd NZ research⁸⁷ found that some women are so impacted by their experiences they don't have the capacity to work after they have left a relationship. Others have fulltime care of the children, and receive no support from their ex-partner, so are unable to work due to childcare responsibilities. Many want to work to

⁸⁴ (Sin, Minehan, Fanslow & Mikahere-Hall, 2024)

⁸⁵ (Jury, Thorburn & Weatherall, 2021)

⁸⁶ (Mellar, Fanslow, Gulliver & McIntosh, 2024)

⁸⁷ (Good Shepherd New Zealand, 2025)

support themselves getting back on their feet, and feel demoralised by not working because it gives them a sense of purpose and self-worth.

The reduction in fulltime employment rates limits their financial independence during and after an abusive relationship. Faced with the threat of poverty, women may choose to stay in an abusive relationship. As mentioned above, a lack of financial independence and dealing with the impact of economic harm are given as key reasons people stay in violent relationships or are unable to overcome the enduring effects of abuse to establish a life free from family violence.

Access to justice

Economic abuse can cause serious harm, but the pathways for legal recourse are not simple. Many victims go through the Courts system to gain sole legal guardianship of their children, but experience many difficulties in accessing justice, proving abuse caused, and paying legal fees.

The act of economic abuse is not itself a criminal offence, although it may sometimes involve criminal acts. Financial or economic abuse can be considered for the purposes of obtaining a Protection Order or police safety order, but the abuser won't get a conviction unless they don't obey the order – then they can be arrested and charged by the police⁸⁸. Many victims of any kind of family violence do not seek criminal justice against their abuser, and only access the legal system in order to obtain/regain assets or guardianship of children.

Good Shepherd NZ research⁸⁹ found that women felt badly let down by these legal systems. Many victims did not have a good understanding of relationship law, while lawyers used them to their advantage to ensure division of assets in a way that benefited the abuser. Abusers also use the legal system against their victims to economically exhaust them. Cases of litigation abuse include ex-partners making false accusations against women in relation to treatment of children, forcing them to hire lawyers and fight to retain access to their children. This may occur multiple times, incurring significant costs.

Many women who have left an abusive relationship struggle financially and are not able to afford lawyers. Legal aid is available for those under income thresholds, but economic abuse may limit women's abilities to

⁸⁸ (Family Violence Act, 2018)

⁸⁹ (Good Shepherd New Zealand, 2025)

get this as it can appear that they have income or assets, even if they do not have access to them⁹⁰. If they are granted legal aid, it is a repayable loan, which contributes to indebtedness and impacts financial wellbeing at a time where women are particularly vulnerable to financial hardship.

While the Ministry of Justice does not release data on legal aid debt by gender, there is some evidence to show that women are being forced to represent themselves due to a lack of legal aid lawyers available, or rack up significant debts to Government through legal aid loans, to access the courts system⁹¹. Legal aid for the purposes of a protection or other order for family violence should get written off, but there is not data on the prevalence of this and legal aid granted for childcare disputes may still be repayable⁹².

Paying legal fees and legal aid debt can put significant financial pressure on women who are already struggling to get their life back following abuse. Legal systems are often used by abusers as a tool to exert control over their victims long after the relationship has ended, and current legal processes and policies can enable this behaviour, or at least do little to stop it.

Mental health

The impact of economic abuse and the associated harm caused can result in poor mental health outcomes for women. Research has shown that of those who reported any intimate partner violence, respondents who experienced any economic abuse were over four times as likely to say their mental health was affected “a lot” compared to those who did not report any acts of economic abuse⁹³. Another study found that women who experienced economic abuse were significantly more likely to report 3 of the 7 assessed health outcomes, including reporting a diagnosed physical health condition, and had the greatest odds for a diagnosed mental health condition of all 5 intimate partner violence types⁹⁴.

The potential financial stress associated with economic abuse and harm also can have impacts on mental health. Studies⁹⁵ have found a

⁹⁰ (Christy, Welter, Dundon, Valandra, & Bruce, 2022)

⁹¹ (Gibbens, 2023)

⁹² (Community Law, 2025)

⁹³ (Mellar, Fanslow, Gulliver & McIntosh, 2024)

⁹⁴ (Mellar, Hashemi, Selak, Gulliver, McIntosh & Fanslow, 2023)

⁹⁵ (Guan, Guariglia, Moore, Xu, & Al-Janabi, 2022)

correlation between financial stress and depression, which is more pronounced in lower socioeconomic groups. This is also the case for debt, notably for unsecured debt (e.g. credit card) rather than secured debt (e.g. mortgage payments). Depression may be especially likely when people are unable to pay their debts.

Stress and poor mental health can also lead to adverse physical health outcomes. Stress leads to physical impacts that can have serious consequences and cause disease, as well as impacting health indirectly by influencing health behaviours like physical exercise, unhealthy diet, and substance use. At its most extreme, financial stress from debt can also be associated with self-harm and suicide, especially when intersecting with existing mental health issues or depression, and if the person feels debt is unmanageable⁹⁶.

For those who have experienced, or are experiencing, economic abuse, poor mental health can compound stressors and disadvantage at an extremely vulnerable time. Mental health challenges can have a long-lasting impact on a woman's life, even if she has managed to escape the abusive environment. Debt can take a long time to repay, the emotional trauma experienced can be hard to recover from, and women face many other challenges on the path to recovering their lives. A woman's financial situation is only one piece of the puzzle, but if relieved, can take a significant stress off their shoulders.

⁹⁶ (Fitch, Hamilton, Bassett & Davey, 2011)

Part 5: Concluding Remarks

While we acknowledge the work being undertaken across the community, philanthropic and public sectors to support people in need and addresses systemic challenges, this paper shows that there is still significant need for change. Women continue to face worse financial outcomes and remain vulnerable to harm and hardship.

The above research has shown that women still struggle to access dignified income. In particular, the on-going gender pay disparity and other systemic pay inequities leave women with lower wages overall than men and impacts their financial future into retirement, despite good financial capability and literacy.

It is also apparent that problem debt remains a pervasive issue, especially for those experiencing family violence economic abuse. High-cost lending, buy-now pay-later, and debt to government trap women in debt and restrict their ability to be financially stable and resilient.

These challenges are compounded by intersectional factors for certain cohorts of women. Māori and Pacific women are overrepresented in family violence, housing deprivation, and gender pay gap statistics. The proportion of women on the sole parent benefit, difficulty re-entering the labour market, and the high value of unpaid child support debt shows that single mothers are also a cohort in need.

This reaffirms that women's financial lives are not the product of discrete factors, there are many structural, systematic, and demographic issues that interact to impact whether a woman experiences hardship or harm.

Complex challenges require complex solutions. We have undertaken this research as part of our work to identify and address social issues where they intersect with our financial and economic wellbeing work. This information is used to support or identify changes that reduce and remove barriers to financial inclusion and economic participation for women. Going forward, we intend to deep-dive into some of the issues noted in this paper and present recommendations at a regulatory and operational level for changes that create better financial and economic outcomes for women.

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